

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

LAW OFFICES OF MITCHELL CHAMBERS  
602 LITTLE GLOUCESTER ROAD  
SUITE 5  
BLACKWOOD, NJ 08012

In Re:

GRAIG A. EPSTEIN



Order Filed on April 10, 2025  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 24-16956

Hearing Date: 4/8/25

Chapter: 13

Judge: JNP

**ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

Recommended Local Form: ☐ Followed ☒ Modified

The relief set forth on the following pages numbered two (2) and three (3), is  
**ORDERED.**

**DATED: April 10, 2025**

A handwritten signature in black ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

After review of the Debtor's motion for authorization to sell the real property commonly known as 24 TIROS AVE., SEWELL, NJ 08080, New Jersey (the Real Property).

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. §§ 363(b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.
3. ☐ In accordance with D.N.J. LBR 6004-5, the *Notice of Proposed Private Sale* included a request to pay the real estate broker and/or debtor's real estate attorney at closing. Therefore the following professional(s) may be paid at closing.

Name of professional:	MARK SCARPA – SELLER – KYLE O'ROURKE - BUYER
Amount to be paid:	3.5% GROSS SALE SELLER AND 3% FOR BUYER
Services rendered:	SALE AND GETTING SHORT SALE APPROVED OF 24 TIROS AVE., SEWELL, NJ 08080.

**OR:** ☒ Sufficient funds may be held in escrow by the Debtor's attorney to pay real estate broker's commissions and attorney's fees for the Debtor's attorneys on further order of this court.

4. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.

5. The amount of \$0.00 claimed as exempt may be paid to the Debtor.
6. The ☒ *balance of proceeds* or the ☐ *balance due on the debtor's Chapter 13 Plan* must be paid to the Chapter 13 Trustee in the Debtor's case.
7. A copy of the HUD settlement statement must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. ☒ The debtor must file a modified Chapter 13 Plan not later than 21 days after the date of this order.
9. Other provisions: [ This Order shall be effective immediately and shall not be subject to the stay otherwise imposed by Bankruptcy Rule 6004(g). ]

rev.1/12/22

In re:  
Graig A Epstein  
Debtor

Case No. 24-16956-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Apr 10, 2025

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2025:

Recip ID	Recipient Name and Address
db	+ Graig A Epstein, 24 Tiros Ave., Sewell, NJ 08080-1924

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Ashley Pascuzzi	on behalf of Creditor Fay Servicing LLC as servicing agent for Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I ecfnotices@grosspolowy.com
Courtney R. Shed	on behalf of Loss Mitigation Fay Servicing LLC cshed@grosspolowy.com, ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Wilmington Savings Fund Society, FSB not in its individual capacity but solely as Owner Trustee for the FLIC Residential Mortgage Loan Trust I laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

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Date Rcvd: Apr 10, 2025

Form ID: pdf903

Total Noticed: 1

Laura M. Egerman

on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB NOT IN ITS INDIVIDUAL CAPACITY BUT  
SOLELY AS OWNER TRUSTEE FOR THE FLIC RESIDENTIAL MORTGAGE LOAN TRUST I  
laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Mitchell L Chambers, Jr.

on behalf of Debtor Graig A Epstein ecfbcc@comcast.net

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8